

# ING Life Insurance and Annuity Company

## Variable Annuity Account C

### Multiple Sponsored Retirement Options

#### Supplement dated August 12, 2005 to the current Contract Prospectus and Contract Prospectus Summary, each dated April 29, 2005

The information in this Supplement updates and amends certain information contained in the Contract Prospectus and Contract Prospectus Summary. You should read this Supplement along with the current Contract Prospectus and Contract Prospectus Summary.

- The information for AIM V.I. Premier Equity Fund, ING Salomon Brothers Large Cap Growth Portfolio, and ING Van Kampen Comstock Portfolio appearing in the Fund Expense Table beginning on page 7 of the Contract Prospectus is deleted and replaced with the following to reflect changes in fund fees and expenses.

<u>Fund Name</u>	<u>Management (Advisory) Fees</u>	<u>12b-1 Fee</u>	<u>Other Expenses</u>	<u>Total Annual Fund Operating Expenses</u>	<u>Fees and Expenses Waived or Reimbursed</u>	<u>Net Annual Fund Operating Expenses</u>
AIM V.I. Premier Equity Fund (Series I) <sup>(3)</sup>	0.61%	--	0.30%	0.91%	0.02%	0.89%
ING Salomon Brothers Large Cap Growth Portfolio (Initial Class) <sup>(16)</sup>	0.64%	--	0.20%	0.84%	--	0.84%
ING Van Kampen Comstock Portfolio (Service Class) <sup>(17)</sup>	0.60%	--	0.60%	1.20%	0.09%	1.11%

- The Footnotes to "Fund Expense Table" beginning on page 11 of the Contract Prospectus are amended by adding the following to footnote (3); replacing footnote (16) with the following footnote (16); and adding the following to footnote (17):
  - (3) In addition, effective July 1, 2005 through June 30, 2006, the fund's advisor has contractually agreed to waive 0.02% of its Management Fees for AIM V.I. Premier Equity Fund (Series I).
  - (16) Effective December 1, 2004, Management (Advisory) Fees were restated to reflect a decrease as follows: from 0.80% to 0.64% for ING American Century Select Portfolio; from 0.70% to 0.64% for ING Salomon Brothers Large Cap Growth Portfolio; from 0.85% to 0.64% for ING T. Rowe Price Diversified Mid Cap Growth Portfolio; and from 0.85% to 0.55% for ING Van Kampen Equity and Income Portfolio. Effective December 1, 2004, the administrative fees (included in Other Expenses) were restated to reflect a decrease as follows: from 0.20% to 0.02% for ING American Century Select Portfolio, ING T. Rowe Price Diversified Mid Cap Growth Portfolio and ING Van Kampen Equity and Income Portfolio; and from 0.60% to 0.06% for ING Oppenheimer Global Portfolio.
  - (17) In addition, effective June 1, 2005, ING Life Insurance and Annuity Company, the Portfolio's investment adviser, has contractually agreed to waive a portion of the management fee for ING Van Kampen Comstock Portfolio. Based upon net assets as of December 31, 2004, the management fee waiver for the Portfolio would equal 0.02%. This expense waiver will continue through at least May 1, 2006. There is no guarantee that this waiver will continue after this date.

3. The information for ING VP Balanced Portfolio, Inc. appearing in the Contract Prospectus under Appendix VI – Description of Underlying Funds is deleted and replaced with the following to reflect a change in the fund's investment strategy effective June 17, 2005.

<b>Fund Name</b>	<b>Investment Adviser/ Subadviser</b>	<b>Investment Objective(s)/Summary of Principal Investment Strategies</b>
<b>ING VP Balanced Portfolio, Inc. (Class I shares)</b>	ING Investments, LLC  Subadviser: ING Investment Management Co.	Seeks to maximize investment return, consistent with reasonable safety of principal, by investing in a diversified portfolio of one or more of the following asset classes: stocks, bonds and cash equivalents, based on the judgment of the Portfolio's management, of which of those sectors or mix thereof offers the best investment prospects. Normally invests up to 75% of total assets in equity securities and at least 25% of total assets in debt (including money market instruments). The Portfolio may invest a portion of its total assets in high-yield instruments. May also invest in convertible securities, foreign debt securities and derivatives.

4. The information for ING Salomon Brothers Large Cap Growth Portfolio appearing in the Fund Expense Table on page 10 of the Contract Prospectus Summary is deleted and replaced with the following to reflect changes in fund fees and expenses.

	<b>Column 1</b>	<b>Column 2</b>	<b>Column 3</b>
	<b>Maximum Total Subaccount Annual Expenses</b>	<b>Total Annual Fund Operating Expenses</b>	<b>Total Annual Expenses (Subaccount Plus Fund Expenses)</b>
ING Salomon Brothers Large Cap Growth Portfolio (Initial Class)	1.75%	0.84%	2.59%

5. The following information for AIM V.I. Premier Equity Fund is added to footnote 1 on page 11 of the Contract Prospectus Summary and the information for ING Van Kampen Comstock Portfolio is deleted and replaced with the following to reflect changes in fund waivers.

AIM V.I. Premier Equity Fund – 0.89%

ING Van Kampen Comstock Portfolio – 1.11%